



Single Family Lending Program Bulletin

June 26, 2015

Program Bulletin #2015-08

To: CalHFA Approved Lenders

Updated Income Limits for the Mortgage Credit Certificate (MCC) Tax Credit Program

This Program Bulletin supersedes Program Bulletin #2015-02, dated March 9, 2015. It provides updated CalHFA Income Limits for the MCC program.

The attached income limits apply to all MCC Tax Credit Program applications. The attachment shows the maximum income limits by household size for non-targeted and targeted areas. Depending on the family size, there may be differences in the income limits. These updated income limits are effective for new reservations received on or after July 1, 2015.

The updated income limits are attached and will also be posted, July 1, on CalHFA's website at: www.calhfa.ca.gov/homeownership/limits/.

When qualifying a borrower for a CalHFA mortgage loan with one or more loans, the more restrictive limits must be applied.

MCC used for Credit Qualifying

The MCC Credit may be used for credit qualifying purposes per investor guidelines, both with and without CalHFA lending programs.

CalHFA thanks you for your business and we look forward to continuing to support affordable housing needs.

For questions about this bulletin, contact CalHFA Single Family Lending by phone 916.326.8033; by fax 916.324.6424; by email at sflending@calhfa.ca.gov. In addition, you can always visit CalHFA's website at: www.calhfa.ca.gov or Single Family Lending Section directly at www.calhfa.ca.gov/homeownership.

Attachment

2015 INCOME LIMITS
Mortgage Credit Certificate Tax Program (MCC)

California 2015 Income Limits (with High-Housing-Cost Adjustment)

Effective 07/01/2015

County	Non-Targeted Area		Targeted Area	
	1-2 Persons	3+ Persons	1-2 Persons	3+ Persons
ALAMEDA	\$111,480	\$130,060	\$111,480	\$130,060
ALPINE	\$103,680	\$120,960	\$103,680	\$120,960
AMADOR	\$77,096	\$88,661	\$83,640	\$97,580
BUTTE	\$69,700	\$80,155	\$83,640	\$97,580
CALAVERAS	\$84,240	\$98,280	\$84,240	\$98,280
COLUSA	\$69,700	\$80,155	\$83,640	\$97,580
CONTRA COSTA	\$111,480	\$130,060	\$111,480	\$130,060
DEL NORTE	\$69,700	\$80,155	\$83,640	\$97,580
EL DORADO	\$85,800	\$100,100	\$85,800	\$100,100
FRESNO	\$69,700	\$80,155	\$83,640	\$97,580
GLENN	\$69,700	\$80,155	\$83,640	\$97,580
HUMBOLDT	\$69,700	\$80,155	\$83,640	\$97,580
IMPERIAL	\$69,700	\$80,155	\$83,640	\$97,580
INYO	\$85,800	\$99,583	\$85,800	\$100,100
KERN	\$69,700	\$80,155	\$83,640	\$97,580
KINGS	\$69,700	\$80,155	\$83,640	\$97,580
LAKE	\$69,700	\$80,155	\$83,640	\$97,580
LASSEN	\$69,700	\$80,155	\$83,640	\$97,580
LOS ANGELES	\$99,600	\$116,200	\$99,600	\$116,200
MADERA	\$69,700	\$80,155	\$83,640	\$97,580
MARIN	\$140,640	\$164,080	\$140,640	\$164,080
MARIPOSA	\$74,280	\$86,660	\$83,640	\$97,580
MENDOCINO	\$69,700	\$81,200	\$83,640	\$97,580
MERCED	\$69,700	\$80,155	\$83,640	\$97,580
MODOC	\$69,700	\$80,155	\$83,640	\$97,580
MONO	\$92,640	\$108,080	\$92,640	\$108,080
MONTEREY	\$87,000	\$101,500	\$87,000	\$101,500
NAPA	\$104,760	\$122,220	\$104,760	\$122,220
NEVADA	\$92,040	\$107,380	\$92,040	\$107,380
ORANGE	\$112,440	\$131,180	\$112,440	\$131,180
PLACER	\$85,800	\$100,100	\$85,800	\$100,100
PLUMAS	\$69,700	\$80,155	\$83,640	\$97,580
RIVERSIDE	\$74,520	\$86,940	\$83,640	\$97,580
SACRAMENTO	\$85,800	\$100,100	\$85,800	\$100,100
SAN BENITO	\$89,400	\$104,300	\$89,400	\$104,300
SAN BERNARDINO	\$74,520	\$86,940	\$83,640	\$97,580
SAN DIEGO	\$97,200	\$113,400	\$97,200	\$113,400
SAN FRANCISCO	\$140,640	\$164,080	\$140,640	\$164,080
SAN JOAQUIN	\$71,373	\$82,079	\$83,640	\$97,580
SAN LUIS OBISPO	\$92,520	\$107,940	\$92,520	\$107,940
SAN MATEO	\$140,640	\$164,080	\$140,640	\$164,080
SANTA BARBARA	\$96,240	\$112,280	\$96,240	\$112,280
SANTA CLARA	\$127,560	\$148,820	\$127,560	\$148,820
SANTA CRUZ	\$118,320	\$138,040	\$118,320	\$138,040
SHASTA	\$69,700	\$80,155	\$83,640	\$97,580
SIERRA	\$70,593	\$81,182	\$83,640	\$97,580
SISKIYOU	\$69,700	\$80,155	\$83,640	\$97,580
SOLANO	\$89,400	\$104,300	\$89,400	\$104,300
SONOMA	\$95,880	\$111,860	\$95,880	\$111,860
STANISLAUS	\$69,700	\$80,155	\$83,640	\$97,580
SUTTER	\$69,700	\$80,155	\$83,640	\$97,580
TEHAMA	\$69,700	\$80,155	\$83,640	\$97,580
TRINITY	\$69,700	\$80,155	\$83,640	\$97,580
TULARE	\$69,700	\$80,155	\$83,640	\$97,580
TUOLUMNE	\$76,320	\$89,040	\$83,640	\$97,580
VENTURA	\$108,720	\$126,840	\$108,720	\$126,840
YOLO	\$86,640	\$101,080	\$86,640	\$101,080
YUBA	\$69,700	\$80,155	\$83,640	\$97,580